

Amendments to the Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

Listing of Claims:

1. (currently amended) A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:

a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;

a payment facilitator operable independently from control of the operator of the communications network;

a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the payment facilitator each having at least one account with the operator and recorded with the billing system; and

a recipient,

where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator operates to instruct the billing system to debit an amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the amount to be paid to the recipient to the payments facilitator's at least one account and, wherein, the payments facilitator then operates to make a payment to the recipient equal to the amount to be paid.

2. (original) A system for facilitating payment according to claim 1, where the communications message identifies a method of payment, the payments facilitator

thereafter operable to make a payment to the recipient equal to the amount to be paid according to the identified method of payment.

3. (original) A system for facilitating payment according to claim 2, where the method of payment is one of the following: electronic transfer; cheque; legal tender.
4. (previously presented) A system for facilitating payment according to any preceding claim, where the communications message identifies the amount to be paid to the recipient, the payments facilitator thereafter operable to debit the identified amount to be paid to the recipient from the customer's at least one account and operable to instruct the billing system to credit the identified amount to be paid to the recipient to the payments facilitator's at least one account.
5. (previously presented) A system for facilitating payment according to any one of claims 1 to 3, where the payments facilitator receives the communications message via a destination address, the destination address associated with a predetermined amount to be paid to the recipient, wherein the payments facilitator thereafter operates to debit the predetermined amount to be paid to the recipient from the customer's at least one account and operates to instruct the billing system to credit the predetermined amount to be paid to the recipient to the payments facilitator's at least one account.
6. (currently amended) A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:
 - a first communications device owned and/or operated by the customer, the first communications device operable via the communications network;
 - a recipient;
 - a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the recipient each having at least one account with the operator and recorded with the billing system; and

a payments facilitator operable independently from control of the operator of the communications network,

where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator communicates with the recipient to specify an amount to be transferred prior to making the transfer, the payments facilitator then operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account.

7. (original) A system for facilitating payment according to claim 6, where the payments facilitator is operable to communicate with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and where, upon confirmation, the payments facilitator operates to instruct the billing system to debit the specified amount from the customer's at least one account and operates to instruct the billing system to credit the specified amount to the recipient's at least one account.
8. (original) A system for facilitating payment according to claim 6 or claim 7, where, when the payments facilitator communicates with the recipient, the recipient also specifies the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, the payments facilitator then operable to instruct the billing system to credit the specified amount to the recipient's specified at least one account.
9. (original) A system for facilitating payment according to claim 8, where the payments facilitator is operable to communicate with the customer to confirm that the at least one account specified by the recipient is an acceptable account for the specified amount to be transferred to and where, upon confirmation, the payments facilitator operates to instruct the billing system to credit the specified amount to the recipient's specified at least one account.

10. (original) A system for facilitating payment according to claim 7 or claim 9, where the payments facilitator communicates with the customer via a first communications message and the customer provides confirmation to the payments facilitator via a second communications message.
11. (previously presented) A system for facilitating payment according to any one of claims 7 or 9, where the customer provides confirmation to the payments facilitator via a communications message which includes a unique confirmation identifier.
12. (original) A system for facilitating payment according to claim 11, where the unique confirmation identifier is a personal identification number or a password.
13. (previously presented) A system for facilitating payment according to any one of claims 7 or 9, where the customer is required to provide confirmation to the payments facilitator within a predetermined time period commencing from the time the payments facilitator communicates with the customer, the payments facilitator only operable to instruct the billing system to debit the specified amount from the customer's at least one account and operable to instruct the billing system to credit the specified amount to the recipient's at least one account, upon receiving confirmation within the predetermined time period.
14. (previously presented) A system for facilitating payment according to claim 6, where the communications message identifies the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identified recipient's at least one account.
15. (previously presented) A system for facilitating payment according to claim 6, where the payments facilitator receives the communications message via a destination address, the destination address either associated with, or including, means for identifying the recipient, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the identifiable recipient's at least one account.

16. (original) A system for facilitating payment according to claim 14 or claim 15 where the payments facilitator identifies the recipient by comparing a unique merchant identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.
17. (previously presented) A system for facilitating payment according to claim 1 or 6, where the instruction to the billing system to debit the amount to be paid takes the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient.
18. (currently amended) A system for facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the system comprising:
- a first communications device owner and/or operated by the customer, the first communications device operable via the communications network;
 - a recipient;
 - a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and the recipient each having at least one account with the operator and recorded with the billing system; and
 - a payments facilitator operable independently from control of the operator of the communications network,
- where, when the payments facilitator receives a communications message from the customer, the communications message being sent by means of the first communications device, the payments facilitator issues an instruction to the billing system in the form of a

command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient and operates to issue an instruction to the billing system in the form of a command representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient.

19. (previously presented) A system for facilitating payment according to claim 18, where the payments facilitator determines the communication having a tariff rate closest to the amount to be paid to the recipient by referring to a tariff look-up table comprising details of at least one communication tariff rate presently set by the operator.
20. (original) A system for facilitating payment according to claim 19, where the tariff look-up table is automatically updated with details of communication tariff rates presently set by the operator of the communications network when the operator changes any of the communication tariff rates, or adds or deletes a communication tariff rate.
21. (previously presented) A system for facilitating payment according to any one of claims 6 or 18, where the instruction to the billing system to credit the amount to be paid to the recipient takes the form of a command representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient.
22. (previously presented) A system for facilitating payment according to any one of claims 1, 6 or 18, where the communications message identifies which of the customer's at least one account the amount to be paid to the recipient is to be debited from, the payments facilitator thereafter operable to instruct the billing system to debit the amount to be paid to the recipient from the customer's account as identified in the communications message.
23. (previously presented) A system for facilitating payment according to any one of claims 6 or 18, where the communications message identifies which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, the payments facilitator thereafter operable to instruct the billing system to credit the amount to be paid to the recipient to the recipient's account as identified in the communications message.

24. (previously presented) A system for facilitating payment according to any one of claims 1, 6 or 18, where the payments facilitator is further operable to instruct the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.
25. (original) A system for facilitating payment according to claim 24, where the payments facilitator operates to instruct the billing system to debit the amount to be paid to the recipient and the further amount representative of commission and/or transaction costs in the one instruction.
26. – 49. (canceled)
50. (currently amended) A method of facilitating payment via a communications network using value accredited to a customer of the operator of the communications network, the method comprising the steps of:
- (a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;
 - (b) instructing a billing system operable to provide billing functions to the operator for use of the communications network to debit an amount to be paid to a recipient from the customer's at least one account with the operator and recorded with the billing system;
 - (c) instructing the billing system to credit the amount to be paid to the recipient to an account with the operator and recorded with the billing system, the account being owned by a third party for facilitating payment between the customer and the recipient, the third party being neither the customer nor the recipient; and
 - (d) arranging payment of the amount to be paid to be made by the third party to the recipient.
51. (original) A method according to claim 50, including the step of receiving details specifying the method of payment, step (e) then being performed in accordance with the specified method of payment.

52. (previously presented) A method according to claim 50, including the step of identifying the amount to be paid to the recipient from the communications message.
53. (previously presented) A method according to claim 50, including the step of identifying the amount to be paid to the recipient from the destination address via which the communications message is received.
54. (currently amended) A method of facilitating payment via a communications network using value accredited to a customer of an operator of the communications network, the method comprising the steps of:
- (a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;
 - (b) communicating with a recipient, prior to paying the recipient, to specify the amount to be paid to the recipient, the recipient also being a customer of the operator;
 - (c) instructing a billing system operable to provide billing functions to the operator of the communications network to debit an amount to be paid to the recipient from the customer's at least one account with the operator and recorded with the billing system; and
 - (d) instructing the billing system to credit the amount to be paid to the recipient to the recipient's at least one account with the operator and recorded with the billing system.
55. (original) A method according to claim 54, including the step of communicating with the customer to confirm that the amount specified by the recipient is an acceptable amount to be transferred and, upon confirmation, proceeding with steps (c) and (d).
56. (previously presented) A method according to claim 54, including the step of receiving details from the recipient specifying the recipient's at least one account with the billing system to which the amount to be paid to the recipient is to be paid to, step (d) then operating to make payment to the recipient's specified at least one account.
57. (original) A method according to claim 56, including the step of communicating with the customer to confirm that the recipient's specified at least one account is an acceptable

account for the specified amount to be transferred to and, upon confirmation, proceeding to perform step (d) with payment being made to the recipient's specified at least one account.

58. (previously presented) A method according to claim 55, including the step of validating confirmation upon receiving a unique confirmation identifier from the customer.
59. (previously presented) A method according to claim 55, including the step of validating confirmation upon receiving confirmation from the customer within a predetermined time period commencing from the time of first communicating with the customer.
60. (previously presented) A method according to any one of claims 54, including the step of identifying the recipient from the communications message.
61. (previously presented) A method according to any one of claims 54, including the step of identifying the recipient from the destination address via which the communications message is received.
62. (previously presented) A method according to claim 60, including the step of comparing a unique identifier embodied in the communications message, associated with the destination address, or included within the destination address, as appropriate, against unique merchant identifiers stored in a merchant look-up table, each unique merchant identifier in the merchant look-up table being associated with further information in respect of the merchant.
63. (original) A method according to any one of claims 50 to 62, including the step of determining a communication having a tariff rate closest to the amount to be paid to the recipient by reference to a tariff look-up table comprising details of at least one communication tariff rate presently set by an operator of the communications network, thereafter executing the step of instructing the billing system to debit the amount to be paid by means of a command representative of the customer having initiated a communication using the first communication device having the determined tariff rate.

64. (currently amended) A method of facilitating payment via a communications network using value accredited to a customer of the communications network, the method comprising steps implemented by a payments facilitator operating independently from the communications network, the method comprising the steps of:
- (a) receiving a communications message from the customer sent by means of a first communications device operable via the communications network;
 - (b) instructing a billing system operable to provide billing functions to the operator for use of the communications network in the form of a command representative of the customer having initiated a communication using the first communication device having a tariff rate closest to the amount to be paid to the recipient from the customer's at least one account with the operator; and
 - (c) instructing the billing system in the form of a command representative of the recipient having made a payment to the operator equal to the amount to be paid to the recipient into the recipient's at least one account with the operator.
65. (previously presented) A method according to claim 64, including the step of automatically updating the tariff look-up table with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.
66. (previously presented) A method according to any one of claims 50, 54 or 64, including the step of receiving details from the customer specifying which of the customer's at least one account the amount to be paid to the recipient is to be debited from, then executing the step of debiting the amount to be paid from the specified account.
67. (previously presented) A method according to any one of claims 54-62 or 64, including the step of receiving details from the customer specifying which of the recipient's at least one account the amount to be paid to the recipient is to be credited to, then executing the step of crediting the specified account.

68. (previously presented) A method according to any one of claims 50, 54 or 64, including the step of instructing the billing system to debit a further amount from the customer's at least one account representative of commission and/or transaction costs.
69. (currently amended) A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of an operator of the communications network, the communications network associated with a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and ~~the~~ payments facilitator each have at least one account with the operator and recorded therewith, the payments facilitator operable independently from control of the operator of the communications network, the communications network operable to transmit a communications message between the customer and ~~the~~ payments facilitator, receive instructions from the payments facilitator to debit an amount to be paid to the recipient from the customer's at least one account and receive instructions to credit the amount to be paid to the recipient to the payments facilitator at least one account, the payments facilitator thereafter operating to make payment to the recipient equal to the amount credited.
70. (original) A communications network according to claim 69, where the communication message is sent by the customer to a destination address of the communications network allocated to the payments facilitator, the payments facilitator capable of identifying an amount to be paid to the recipient and the identity of the recipient from the destination address and/or the communication message.
71. (currently amended) A communications network for use in a system for facilitating payment via the communications network using value accredited to a customer of an operator of the communications network, the communications network associated with a billing system operable to provide billing functions to the operator for use of the communications network, both the customer and a recipient have at least one account with the operator and recorded therewith, the communications network operable to transmit a communication message between the customer and a payments facilitator operating independently from control of the operator of the communications network, transmit a

further exchange of communication messages between payments facilitator and recipient for the recipient to indicate an amount to be paid to the recipient and, thereafter, operable to receive instructions from the payments facilitator to debit ~~the~~an amount to be paid to the recipient from the customer's at least one account as determined from the further exchange of communication messages and receive instructions to credit the amount to be paid to the recipient as determined by the further exchange of communication messages into the recipient's at least one account.

72. (original) A communications network according to claim 71, operable to send an additional exchange of communication messages between payments facilitator and customer to verify that the amount to be paid to the recipient as determined by the further exchange of communication messages is an acceptable amount.

73. (previously presented) A communications network according to claim 71, operable to send a supplementary exchange of communication messages between payments facilitator and customer to verify that the specified account the recipient has requested the amount be paid into is an acceptable account.

74. (original) A communications network according to any one of claims 69 to 73, operable to automatically send updated details of applicable communication tariff rates upon any changes, additions or deletions to such communication tariff rates

75. (previously presented) A communications network according to any one of claims 69 to 73, operable to receive an instruction to debit a further amount representative of commission and/or transaction costs of the payments facilitator from the customer's at least one account.

76. – 79. (canceled)

80. (previously presented) A system for facilitating payment according to claim 17, where the payments facilitator determines the communication having a tariff rate closest to the amount to be paid to the recipient by referring to a tariff look-up table comprising details of at least one communication tariff rate presently set by the operator.

81. (previously presented) A system for facilitating payment according to claim 17, where the tariff look-up table is automatically updated with details of communication tariff rates presently set by the operator of the communications network when the operator changes any of the communication tariff rates, or adds or deletes a communication tariff rate.
82. (previously presented) A method according to claim 63, including the step of automatically updating the tariff look-up table with details of communication tariff rates presently set by the operator of the communications network when the operator of the communications network changes any of the communication tariff rates, or adds or deletes a communication tariff rate.